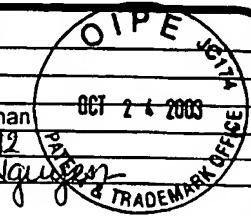


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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: October 24, 2003 (use as many sheets as necessary)				Filing Date	07/21/2003
				First Name & Initials	Danne L. Buchanan
				Group Art Unit	Unassigned 3692
				Examiner Name	Unassigned N. Nguyen
Sheet	1	of	3	Attorney Docket Number	057898-0107



U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
MWL	A1	4,027,142		Paup et al.	05/31/1977	
	A2	4,264,808		Owens et al.	04/28/1981	
	A3	4,321,672		Braun et al.	03/1982	
	A4	4,358,671		Case	11/09/1982	
	A5	4,650,978		Hudson et al.	03/17/1987	
	A6	4,730,767		Gendron	03/15/1988	
	A7	4,731,524		Brooks	03/15/1988	
	A8	4,858,121		Barber et al.	08/15/1989	
	A9	4,948,174		Thomson et al.	08/14/1990	
	A10	4,974,878		Josephson	12/04/1990	
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	A12	5,121,945		Thomson et al.	06/16/1992	
	A13	5,168,444		Cukor et al.	12/01/1992	
	A14	5,175,682		Higashiyama et al.	12/29/1992	
	A15	5,237,159		Stephens et al.	08/17/1993	
	A16	5,265,007		Barnhard, Jr. et al.	11/23/1993	
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	A19	5,373,550		Campbell	12/13/1994	
	A20	5,412,190		Josephson et al.	05/02/1995	
	A21	5,444,794		Uhland, Sr.	08/22/1995	
	A22	5,506,691		Bednar et al.	04/09/1996	
	A23	5,528,705		Reasoner, Jr. et al.	06/18/1996	
	A24	5,532,464		Josephson et al.	07/02/1996	
	A25	5,583,759		Geer	12/10/1996	
	A26	5,619,524		Ling et al.	04/08/1997	
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	A33	5,784,610		Copeland, III et al.	07/21/1998	
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	A35	5,793,302		Stambler	08/11/1998	
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	A41	5,870,725		Bellinger et al.	02/09/1999	
MWL	A42	5,893,078		Paulson	04/06/1999	

Examiner Signature	<i>Nguyen</i>	Date Considered	<i>9/19/07</i>
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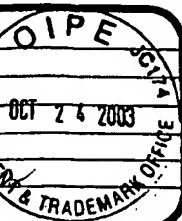
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 24, 2003 (use as many sheets as necessary)				Complete If Known	
Sheet	2	of	3	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	Unassigned 7092
				Examiner Name	Unassigned N. Nguyen
				Attorney Docket Number	057898-0107



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		U.S. Patent Document			
MM	A43	5,895,453	Cook	04/20/1999	
	A44	5,895,455	Bellinger et al.	04/20/1999	
	A45	5,904,844	Stone	05/18/1999	
	A46	5,910,988	Ballard	06/08/1999	
	A47	5,917,965	Cahill et al.	06/29/1999	
	A48	5,930,778	Geer	07/1999	
	A49	5,936,541	Stambler	08/10/1999	
	A50	5,940,813	Hutchings	08/17/1999	
	A51	5,940,844	Cahill et al.	08/1999	
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	A60	6,105,011	Morrison, Jr.	08/15/2000	
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	A63	6,181,837	B1	Cahill et al.	01/30/2001
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	A65	6,202,055	B1	Houvenet et al.	03/13/2001
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	A67	2003/0009420	A1	Jones	01/09/2003
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MM	A70	2003/0050889	A1	Burke	03/13/2003

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		Office ³	Number ⁴	Kind Code ^b (if known)		
MM	A71	CA	2,131,667	A1	International Business Machines Corporation U.S.A.	09/08/1994
MM	A72	EP	0 661 654	A2	International Business Machines Corporation	11/15/1994
MM	A73	WO	97/22060	A1	Financial Services Technology Consortium	12/12/1996

NON PATENT LITERATURE DOCUMENTS

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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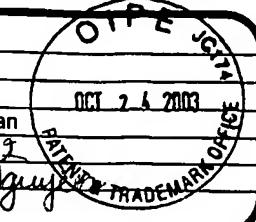
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 24, 2003 <i>(use as many sheets as necessary)</i>				Complete If Known	
Sheet	3	of	3	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	Unassigned 7632
				Examiner Name	Unassigned N. Nguyen
				Attorney Docket Number	057898-0107



Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
ML	A74	"PRELIMINARY INVALIDITY CONTENTIONS OF DEFENDANTS", <u>UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS TEXARKANA DIVISION, CIVIL ACTION NO. 5:02cv124</u> , December 3, 2002, pages 1-20.	
	A75	JEANNE BAHNKE ET AL., "NSSDC'S Mass Storage System Evolves", March 1995, Pages 1 and 2, Vol. 11, No. 1., 12/02/2002, http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_bahnke_0395.html .	
	A76	"Program Product", <u>Electronic Payment Systems Support/check Processing Control System: Program Reference and Operational Manual, 8th ed.</u> , June 1986, International Business Machines Corporation.	
	A77	"IBM 3898 Image Processor", <u>US Marketing & Services</u> , March 13, 1990.	
	A78	LUCENT TECHNOLOGIES, "Cisco partners with AT&T CMS on network switch manufacturing", September 26, 1995, December 2, 2002, http://www.lucent.com/ress/0995/950926.mma.html .	
	A79	"At Your Service", <u>A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed.</u> , Summer 1995. Kansas City.	
	A80	American Bankers Association, <u>American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification</u> , 1994, American National Standards Institute, Inc.	
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		X	
		X	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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<p style="text-align: center;">Substitute for form 1449B/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>Date Submitted: September 7, 2006</p> <p>(use as many sheets as necessary)</p>				Complete if Known	
Sheet	1	of	1	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne BUCHANAN et al.
				Group Art Unit	3624 3691
				Examiner Name	Unassigned Nguyen
				Attorney Docket Number	057898-0107

U.S. PATENT DOCUMENTS

CITED PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
MWL	C1	6,289,322		KITCHEN et al.	09-11-2001	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

FOREIGN PATENT DOCUMENTS

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: August 24, 2005

(use as many sheets as necessary)

Sheet 1 of 40

Complete if Known

Application Number	10/622,832
Filing Date	07/21/2003
First Named Inventor	Danne L. Buchanan
Group Art Unit	3624 <i>7692</i>
Examiner Name	Daniel S. FELTEN <i>Nga Nguyen</i>
Attorney Docket Number	057898-0107

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U.S. PATENT AND TRADEMARK OFFICE

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
YVVL	A1	2002/0001393	A1	Jones, et al.	01/01/2002	
	A2	Re 31,692		Tyburski et al.	10/02/1984	
	A3	4,126,779		Jowers et al.	11/21/1978	
	A4	4,201,978		NALLY	05-06-1980	
	A5	4,326,258		DE LA GUARDIA	04-20-1982	
	A6	4,417,136		RUSHBY et al.	11-22-1983	
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	A9	4,500,750		ELANDER et al.	02-19-1985	
	A10	4,523,330		CAIN	06-11-1985	
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	A20	4,926,325		BENTON et al.	05-15-1990	
	A21	4,960,981		BENTON et al.	10-02-1990	
	A22	5,054,096		Beizer	10/01/1991	
	A23	5,091,968		HIGGINS et al.	02-25-1992	
	A24	5,122,950		BENTON et al.	06-16-1992	
	A25	5,144,115		YOSHIDA	09-01-1992	
	A26	5,159,548		CASLAVKA	10-27-1992	
	A27	5,200,993		Wheeler, et al.	04/06/1993	
	A28	5,229,764		Matchett, et al.	07/20/1993	
	A29	5,237,158		Kern et al.	08/17/1993	
	A30	5,274,567		Kallin et al.	12/28/1993	
	A31	5,324,922		Roberts	06/28/1994	
	A32	5,384,835		Wheeler, et al.	01/24/1995	
	A33	5,425,080		Abbie	06/13/1995	
	A34	5,438,184		Roberts et al.	08/01/1995	
	A35	5,444,779		Daniele	08/22/1995	
	A36	5,453,601		Rosen	09/26/1995	
	A37	5,473,143		Vak, et al.	12/05/1995	
	A38	5,484,988		Hills, et al.	01/16/1996	
	A39	5,488,671		Kern	01/30/1996	

Examiner Signature

Nga Nguyen

Date Considered

9/19/07

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Complete If Known	
Sheet	2	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	9024 3692
				Examiner Name	Daniel C. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

U.S. PATENT DOCUMENTS					
		U.S. Patent Document			
✓	A40	5,504,822	Holt	04/02/1996	
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	A47	5,668,897	Stolfo	09/16/1997	
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	A49	5,678,046	Cahill et al.	10/14/1997	
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	A63	6,112,902	Hayduchok et al.	09/05/2000	
	A64	6,138,107	Elgamal	10/24/2000	
✓	A65	6,178,409	B1	Weber et al.	01/23/2001
	A66	6,257,783		Hanaoka et al.	07/10/2001
✓	A67	6,301,379	B1	Thompson et al.	10/09/2001
✓	A68	6,363,164	B1	Jones et al.	03/26/2002

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✓	A69	EP	0 320 713	B1	International Business Machines Corporation	06/21/1989	
	A70	EP	0 320 756		Dinan, Raymond F., et al.	06-21-1989	
	A71	EP	0 593 209		Campbell, Walter G.	04-20-1994	
✓	A72	EP	0 661 654	A2	International Business Machines Corporation	07/05/1995	
✓	A73	EP	0 671 696		Yaskel, Filip Jay	09-13-1995	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>9/19/07</i>
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Complete If Known	
Sheet	3	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3024 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴	Kind Code ⁵ (if known)			
M	A74	EP	0 678 829		Bednar, Gregory, et al.	10-25-1995	
	A75	FR	2 624 632	A1	Guillot Pierre	06/16/1989	
	A76	GB	2 297 414	A	Ravell Holdings Pte Ltd	07/31/1996	
	A77	WO	91/06052		Benkarski et al.	05-02-1991	
	A78	WO	91/06058		Nigam, Ravi, et al.	05-02-1991	
	A79	WO	97/07468		Quinn, Michael, et al.	02-27-1997	
	A80	WO	97/36254		Funk, Wade L.	10-02-1997	
M	A81	WO	98/47100		Cummins-Allison Corp.	10/22/1998	

NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.					T ⁶
M	A82	"Add Value by Reinventing Accounts Receivable Processing," <i>Corporate Cashflow</i> , vol. 15, no. 2, February 1994, pp. 2, 17-18, and 27.					
	A83	"Document Management – Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.					
	A84	"Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53-56.					
	A85	"Image Archive Yields Faster Retrieval," <i>News Briefs, Bank Systems Technology</i> , May 1996, p. 16.					
M	A86	"Image processing could cut clearing costs," <i>Banking World</i> , April 1993, vol. 11, no. 3, pp. 40-41.					

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 7699
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MN	A87	"Image system communications," IBM Systems Journal, 1990, pp. 370-383.			
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/	A94	ABA Banking Journal, vol. LXXXVII, Issue No. 8, August 1995, page 2.			
MN	A95	Allfirst Financial To Use VECTOR:Capture for Prime Pass To Enable Image Archive-Sterling Commerce helps Allfirst Financial protect existing hardware investment while implementing image strategy, DialogNews Document [On-line], Dec. 8, 2000, 10:31 EST [Retrieved 2/10/2003], Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3699
				Examiner Name	Daniel S. FELTEN Nga. Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
M	A96	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.			
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Examiner Signature	Nga Nguyen	Date Considered	3/19/07
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Sheet	6	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3694
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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M	A105	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.			
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3632
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	7	of	40	Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
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Date Submitted: August 24, 2005				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	8	of	40	Group Art Unit	3624 3612
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MM	A123	Bantec, Factiva [On-line], Oct. 29, 1992 [Retrieved June 20, 2003], Vol. 3, No. 21, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp			
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MW	A132	Branch data delivered on CD, DialogNews Document [On-line], Dec. 1990 [Retrieved 2/10/2003], Vol. 82, No. 12, p. 60(1), ABA Banking Journal. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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MW	A140	Bussert, The Paper Predicament, A Hunter Publication, Vol. 18, No. 7, pp. 72, 74, July 1990.			

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				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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NL	A141	Capture and Processing Overview, 5 pages.				
	A142	Carreker, Strides in Electronic Checking Transforming Payment System (Includes Related Articles) (Cover Story), Bank Administration Institute, Vol. 68, No. 3, pp. 1-14, 1 March 1992.				
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	A147	Check Recapture Processing Software Gets U.S. Patent, Factiva [On-line], Apr. 10, 1997 [Retrieved June 26, 2003], Vol. 8, Issue: 7, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp				
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NL	A149	Checks & Checking: Check Imaging At The Teller Station, DialogNews Document [On-line], Oct. 1996 [Retrieved 11/21/2002], Vol. 9, No. 10, p. 37, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi				

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	11	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MN	A150	Chemical Chooses IBM Check Imaging, DialogNews Document [On-line], Sept, 1995 [Retrieved 11/20/2002], Vol. 8, No. 9, p. 11, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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MN	A158	Coyle, et al., Beyond the Hype – Character Recognition and Check Image Processing, You're not Ready to Make a Business Judgment About Image Check Processing, Unless you Understand the Trade-Offs in Acceptance and Substitution rates, Bank Management, Vol. LXVII, No. 5, pp. 30-36, May 1991.			

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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	12	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 7692
				Examiner Name	Daniel G. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MN	A159	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
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	A162	CROWE, MARIANNE, "Imaging: Getting Clear Benefits," Bank Systems – Technology, pp. 42, 43, and 1-3.	
	A163	Current Check Flow (Gcheck(1).ppt), p. 1-4	
	A164	DAVIES et al., Security for Computer Networks, An Introduction to Data Security in Teleprocessing and Electronic Funds Transfer, 1989, Second Edition, John Wiley & Sons	
	A165	Desmond, DataTrade lets traders gather data across nets, Network World, Vol. 7, No. 12, March 19, 1990.	
	A166	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 7, 1992.	
MN	A167	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 1992.	

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Sheet	13	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 7692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MN	A168	DFA compacts big features, DialogNews Document [On-line], Dec. 1991 [Retrieved 2/10/2003], Vol. 39, No. 12, p. 40(1), Appliance Manufacturer. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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MN	A176	FERRING, Image Processing Seen as Hottest Banking Tool by 1994, <i>The American Banker</i> , Feb. 26, 1990, Section: Technology News, p. 3, American Banker, Inc.			

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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3632
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MM	A177	FERRIS, Fed Backs Off Plan to Increase Clearing Fees for Remote Banks, The American Banker, Apr. 1, 1985, Section: p. 1, American Banker, Inc.	
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Sheet	15	of	40	First Named Inventor	Danne L. Buchanan
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ANL	A186	Financial Services Technology Consortium, Interbank Check Imaging Project (Presentation), May 25, 1994		
	A187	Financial Services Technology Consortium, PACES Paperless Automated Check Exchange & Settlement Project Proposal, Apr. 23, 1998, p. 1-25		
	A188	Fisher, IBM, Customers Continue Work on Document Image Processor, Datamation, Vol. 34, No. 19, p23(2), pp. 1-3, October 1, 1988.		
	A189	FITCH, THOMAS P., "Check image capture speeds up positive pay reconciliation," Corporate Cashflow, vol. 16, no. 2, February 1995, pp. 1, 7 and 11.		
	A190	FLEMING, TRENT, "The road to imaging for community banks," ABA Banking Journal, December 1993, pp. 60, 62, 65		
	A191	Foreword, Parts I-II with Appendices, p. i-50		
	A192	Forms Processing Takes Imaging Beyond the Image Text Retrieval Important to Insurance, Banking, Factiva [On-line], Dec. 21, 1995 [Retrieved June 25, 2003], Vol. 6, Issue: 25, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp		
	A193	Forms Processing Takes Imaging Beyond the Image, Reference File Item Processing Report, Dec. 21, 1995, p. 1-2, Phillips Business Information, Inc.		
ANL	A194	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," IEEE, 1991, Proceedings, vol. II, 6 th Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.		

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				Examiner Name	Daniel S. FELTEN Nga. Nguyen
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M	A195	From Check Research to Fraud Control, Financial Professionals are turning to: Image-Based Cash Management, EC World, Retrieved from the Internet: ,URL: http://www.ecomworld.com , April 1997:			
	A196	Frost National Bank selects NCR over old mainframe environment, AT&T News Release [On-line], Apr. 28, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0493/930428.nca.html			
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	A198	FSTC Demonstrates Interbank Check Image Pilot; Multi-Vendor Systems Speeds Check Clearing, Cuts Fraud; FSTC Pilot Lays Foundation for Paper Check Truncation, PR Newswire, Dec. 12, 1995, Section: Financial News, PR Newswire Association, Inc.			
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	A201	FSTC Projects, Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002]. Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/public/information.cfm			
V	A202	Gellerman, California Bank Cashes In On Cash Imaging System, Imaging World, Vol. 3, Issue 10, October 18, 1994.			
M	A203	General Information, NCR 7731 Personal Image Processor (D1-2301-D), 1993, NCR Corporation			

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				Group Art Unit	3624 3609
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MM	A204	GIBBS, MARK, "Networks up close and in depth," January INFORM, pp. 17-22.	
	A205	GOPISETTY, S., et al., "Automated forms – processing software and services," IBM Journal of Research and Development, vol. 40, no. 2, March 1996, pp. 211-230.	
	A206	GRIGSBY, MASON, "Document Management – Integrated Document Solutions: The Next Generation," Managing Office Technology, December 1996, vol. 41, no. 12, pp. 28-29.	
	A207	GRIMES, IBM Study Finds a Potential Savings Of 12% from Internal Check Nonreturn, The American Banker, May 21, 1980, Section: Bank Automation Annual; p. 14, American Banker, Inc.	
	A208	GROENFELDT, TOM, "CheckScan gives images to customers," Bank Systems – Technology, December 1995, pp. 20, 22.	
	A209	Group Unveils Paperless Check-Clearing System, Item Processing Report, Dec. 21, 1995, p. 1-8, Vol. 6, No. 25, Phillips Business Information, Inc., Washington, DC, USA	
	A210	GULLO, NCR Corp.'s Image System May Be Ahead of Its Time, The American Banker, Nov. 16, 1990, Section: Technology News, p. 3, American Banker, Inc.	
	A211	GULLO, NCR Plans Imaging System To Run on Microprocessor, The American Banker, May 24, 1990, Section: Technology News, p. 3, American Banker, Inc.	
MM	A212	HELLAUER, Check processors deal with image at conference; Bank Administration Institute's 12th annual check processing conference, Computers in Banking, June 1989, Vol. 6, No. 6, p. 14, ISSN: 0742-6496, Information Access Company	

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	18	of	40	Group Art Unit	3624 3693
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
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	A219	IBM 3898 Image Processor, Product Announcement, IBM, US Marketing & Services, March 13, 1990.			
	A220	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM			
MN	A221	IBM 3995 Optical Library Dataserver Products, IBM Corp., Customized Summary, pp. 1-5, February 20, 1992.			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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	A224	IBM ImagePlus High Performance Transaction System Overview, IBM, US Marketing & Services, pp. 1-7, March 13, 1990.			
	A225	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.			
	A226	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.			
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	A228	IBM Sees Growth Ahead in Image Delivery, Archive, Item Processing Report, Oct. 26, 1995, p. 1-10, Vol. 6, No. 21, Phillips Business Information, Inc., Washington, DC, USA			
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ANL	A230	Image Archival System RFP, Federal Reserve Bank of Boston, Version 1.c; Revised June 7, 1994.			

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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 2692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MV	A231	Image Archive Forum, Payments System Task Force, 5 pages			
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Sheet	21	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga. Nguyen
				Attorney Docket Number	057898-0107

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NVL	A249	J&B Introduces Image System; Factiva [On-line], Aug. 3, 1995 [Retrieved June 25, 2003], Vol. 6, Issue: 15. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp			
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NVL	A257	LOMB, REINER, et al., "Storage Management Solutions for Distributed Computing Environments," <i>Hewlett-Packard Journal</i> , October 1996, vol. 47, pp. 81-89.			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	8624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	23	of	40	Attorney Docket Number	057898-0107

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MW	A266	Major check industry changes no longer a pipe dream; innovations in check processing helps reduce check fraud and cut cost for banking services, Financial Services Report, Dec. 23, 1992, Vol. 9, No. 25, p. 2, ISSN: 0894-7260, Information Access Company			

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MWL	A267	MARJANOVIC, Fed Buys Banctec Check-Image Storage System, The American Banker, Feb. 1, 1996, Section: Technology/Operations, p. 18, American Banker, Inc.			
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MWL	A275	MEDEIROS, Check Image In Proof-of-Deposit: Update, TowerGroup, Mar. 31, 1996, 007:018, p. 1-11, TowerGroup, Wellesley, MA, USA			

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MW	A276	MEDEIROS, Check Image Technology in Corporate Cash Management Applications, TowerGroup, Feb. 29, 1996, 007:008W, p. 1-8, Exhs. 1-11, TowerGroup, Wellesley, MA, USA		
	A277	MEDEIROS, Check Imaging In Proof-of-Deposit Operations, The Tower Group Research Note, July 30, 1993, 001:006, p. 1-13, The Tower Group		
	A278	MEDEIROS, Check Imaging: The IBM Approach, The Tower Group Research Note, Aug. 10, 1993, 001:010, p. 1-9, The Tower Group		
	A279	MEDEIROS, Check Imaging: The Unisys Approach, The Tower Group Research Note, Aug. 10, 1993, 001:008, p. 1-10, The Tower Group 1993		
	A280	MEDEIROS, Check Processing: Image Technology and the Outsourcing Decision, TowerGroup, June 30, 1995, 004:030, p. 1-7, TowerGroup, Wellesley, MA, USA		
	A281	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.		
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.		
✓	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.		
✓	A284	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.		

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	26	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
MNL	A285	MEDEIROS, DAVID, "Case studies in check imaging technology for corporate cash management applications," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-100, edit history: 09/05/96.			
	A286	MEDEIROS, DAVID, "Check image in proof-of-deposit: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-300.			
	A287	MEDEIROS, DAVID, "Check image technology in corporate cash management application," <i>The Tower Group</i> , Category: check Imaging, Industry Case Study, image lockbox, D100-200.			
	A288	MEDEIROS, DAVID, "Small-scale check imaging systems," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, image lockbox, D100-000, edit history: 09/05/96.			
	A289	MEDEIROS, DAVID, "Statement with check images: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-400, edit history: 09/05/96.			
	A290	MEDEIROS, Electronic Check Presentment, TowerGroup, Nov. 30, 1994, 003:020, p. 1-18, TowerGroup, Wellesley, MA, USA			
	A291	MEDEIROS, IBM's High Performance Transaction System (HPTS): A Status Report at the Five-Year Point, TowerGroup, Mar. 31, 1995, 004:011, p. 1-12, TowerGroup, Wellesley, MA, USA			
	A292	MEDEIROS, Lockbox Check Processing: Wholesale, Retail, Imaging, and Workflow Technology, TowerGroup, Mar. 31, 1995, 004:012, p. 1-13, TowerGroup, Wellesley, MA, USA			
MNL	A293	MEDEIROS, New Developments in Large-Scale Check Imaging Technology from IBM and Unisys, TowerGroup, Jan. 1997, 011:07, p. 1-13, TowerGroup, Newton, MA, USA			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				Attorney Docket Number	057898-0107

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WV	A294	MEDEIROS, Small-Scale Check Imaging Systems, TowerGroup, Feb. 28, 1995, 004:007, p. 1-14, TowerGroup, Wellesley, MA, USA		
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	A301	Methodology and Value (Presentation), Image Archive Forum, Sept. 19, 1997, p. 1-20; Economic Framework, Jan. 27, 1998 cover page		
WV	A302	Michigan National: First to the IBM Image Statement Punch, Factiva [On-line], Feb. 20, 1992 [Retrieved June 20, 2003], Vol. 3, No. 4, ISSN: 1048-5120, Phillips Publishing, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp		

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Sheet	28	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MM	A303	MORRALL, KATHERINE, "The Democratization of Imaging," <i>Bankers Monthly</i> , Special Insert, May 1991, vol. CVIII, no. 5, 5 pages.			
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MM	A311	NCR demonstrates full line of retail products at NRF conference, AT&T News Release [On-line], Jan. 18, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0193/930118.ncd.html			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	29	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3824 3692
				Examiner Name	Daniel S. FELTON Nga Nguyen
				Attorney Docket Number	057898-0107

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WV	A312	NCR deposit processing technology speeds banking operations, AT&T News Release [On-line], Dec. 7, 1992 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1292/921207.ncc.html			
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WV	A320	NCR Unveils SIIPS New Product Features POD, Customer-Facing Applications, Factiva [On-line], Jan. 18, 1998 [Retrieved June 25, 2003], Vol. 7, Issue: 1, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp			

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Sheet	30	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3693
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ML	A321	NCR, CKI to market image-based credit card chargeback system, AT&T News Release [On-line], Jan. 6, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0193/930106.ncb.html			
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ML	A328	New image-based systems target low-volume shops, DialogNews Document [On-line], Apr. 10, 1996 [Retrieved 2/10/2003], Vol. 13, p. 7(1), Financial Services Report. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
ML	A329	New York Clearing House CHECCRS Project, New York Clearing House, February 25, 1994.			

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MM	A330	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1986.			
	A331	News Briefs, Factiva [On-line], Nov. 6, 1997 [Retrieved June 20, 2003], Vol. 8, Issue: 22, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp			
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	A336	O'DONNELL, DOROTHY, "The Productive Alternative," <i>October Inform</i> , Banking: Financial, and Insurance Case Studies, pp. 3, 46-48, and 50.			
	A337	O'KEEFE, MICHELE, "Signet's View: Image is (Almost) Everything," <i>Bank Systems –Technology</i> , pp. 34+			
MM	A338	O'SULLIVAN, ORLA, "Data warehousing—without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.			

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MM	A347	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 24, 2005 (use as many sheets as necessary)				Complete if Known	
Sheet	33	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ANV	A348	Planning and Installation Guide, NCR 7731 Personal Image Processor, (D1-2302-D), 1993, NCR Corporation			
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ANV	A356	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16			

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MMV	A365	Roush, Crain's Detroit Business, MSW – Draft, pp. 306-308, August 6, 2003.			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
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				Group Art Unit	3624 3692
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				Attorney Docket Number	057898-0107

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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	37	of	40	Attorney Docket Number	057898-0107

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AMW	A402	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			T ⁶
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	40	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3699
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
MW	A411	WELLS, BEV, "Why digitations means dollars: The corporate stake in bank imaging," <i>Corporate Cashflow</i> , vol. 15, no. 9, August 1994, p. 1 and pp. 30-32.		
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